

WHOLE LIFE PLUS
ILLUSTRATION OF VALUES
OF
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE: 3 DATE: 4/30/1992 FOR: RONALD GONDA

MALE	TAX	INITIAL	INITIAL
AGE	BRACKET	PAYMENT	DEATH BENEFIT
38	28.00%	1,801	66,436

GROSS INTEREST RATE REQUIRED ON
 A HYPOTHETICAL TAXABLE AND NON-TAXABLE INVESTMENT
 TO MATCH WHOLE LIFE PLUS POLICY VALUES OVER 40 YEARS.
 (EXECUTIVE'S NET PAYMENTS USED AS THE HYPOTHETICAL INVESTMENT.)

		HYPOTHETICAL TAXABLE ALTERNATIVE	HYPOTHETICAL NON-TAXABLE ALTERNATIVE
TO MATCH CASH VALUE OF:	\$319,537	8.93%	6.43%
TO MATCH DEATH BENEFIT OF:	\$416,661	10.29%	7.41%

INCOME TAX CONSIDERATIONS

1. a. A HYPOTHETICAL TAXABLE INVESTMENT: Interest is taxed as earned.
 b. A HYPOTHETICAL NON-TAXABLE INVESTMENT: Interest is tax exempt.
2. WHOLE LIFE PLUS:
 - a. Death Benefit including cash value component is income tax free.
 - b. Loans are income tax free.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free.
 - d. Cash values shown assume most favorable combination of b and/or c.

*THIS ILLUSTRATION IS TO BE USED IN CONNECTION
 WITH THE ATTACHED METROPOLITAN LIFE INSURANCE
 COMPANY PROPOSAL SHOWING DETAILS, GUARANTEES
 AND ASSUMPTIONS FOR WLP.

ALL YIELDS, INTEREST RATES AND TAX BRACKETS ARE ASSUMED AND ARE FOR ILLUSTRATIVE PURPOSES ONLY.

WHOLE LIFE PLUS (APP)
ILLUSTRATION OF VALUES
OF
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE		DATE 12-30-1957		POLICY NO. 66166004	
MALE	TAX	INITIAL	INITIAL		
AGE	BRACKET	PAYMENT	DEATH BENEFIT		
38	28.00%	1,801	66,436		
(1)	(2)	(3)	(4)		
YEAR	NET PAYMENT	CASH VALUE INCREASE	YEAR END CASH VALUE	DEATH BENEFIT	
1	1,801	516	516		
2	1,801	641	1,157	66,436	
3	1,801	1,398	2,555	68,292	
4	1,801	1,584	4,139	70,176	
5	1,801	1,723	5,862	72,115	
				74,155	
6	1,801	1,825	7,687	76,362	
7	1,801	1,987	9,674	78,703	
8	1,801	2,040	11,714	81,219	
9	1,801	2,314	14,028	83,960	
10	1,801	2,429	16,457	86,991	
11	0	810	17,267	88,606	
12	0	748	18,215	89,624	
13	0	1,217	19,432	91,171	
14	0	1,299	20,731	93,926	
15	0	1,366	22,117	96,877	
16	0	1,481	23,598	99,032	
17	0	1,652	25,250	99,397	
18	0	1,706	26,956	99,979	
19	0	1,897	28,853	99,777	
20	0	2,101	30,954	96,800	

18,010					

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20 YEAR SUMMARY

CUM. PAYMENTS	18,010
CASH VALUE	30,954
DEATH BENEFIT	109,800

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WHOLE LIFE PLUS (APP)
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(ALTS PAGE 17) DATE: 1/3/77

	MALE AGE 38	TAX BRACKET 28.00%	INITIAL PAYMENT 1,801	INITIAL DEATH BENEFIT 66,436	
YEAR	(1) NET PAYMENT		(2) CASH VALUE INCREASE	(3) YEAR-END CASH VALUE	(4) DEATH BENEFIT
21	0				
22	0		2,189	33,143	88,055
23	0		2,428	35,571	89,562
24	0		2,545	38,116	91,317
25	0		2,804	40,920	93,325
			3,012	43,932	95,592
26	0		3,235		
27	0		3,469	47,167	98,129
28	0		3,800	50,636	100,934
29	0		4,067	54,436	104,147
30	0		4,350	58,503	107,643
				62,853	111,427
31	0		4,587		
32	0		4,972	67,440	115,510
33	0		4,972	72,412	119,903
34	0		5,247	77,659	124,622
35	0		5,674	83,333	129,687
			5,990	89,323	135,119
36	0				
37	0		6,324	95,647	140,937
38	0		6,739	102,386	147,156
39	0		7,108	109,494	153,787
40	0		7,558	117,052	160,843
			7,965	125,017	168,332

	18,010				

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40 YEAR SUMMARY

CUM. PAYMENTS	18,010
CASH VALUE	125,017
DEATH BENEFIT	168,332

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